

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF OKLAHOMA**

In re:

CARMEN RENAE ENGDAHL-TAYLOR,  
  
Debtor.

Case No. 23-10782-M  
Chapter 7

CARMEN RENAE ENGDAHL-TAYLOR,

Plaintiff,

v.

Adv. Proc. No. 23-01015-M

U.S. DEPARTMENT OF EDUCATION; NELNET;  
FIRSTMARK SERVICES; NATIONAL  
COLLEGIATE STUDENT LOAN TRUST 2005-2;  
NATIONAL COLLEGIATE STUDENT LOAN  
TRUST 2006-1; NATIONAL COLLEGIATE  
STUDENT LOAN TRUST 2006-3; NATIONAL  
COLLEGIATE STUDENT LOAN TRUST 2007-4;  
AND NAVIENT;

Defendant(s).

And,

Educational Credit Management Corporation,

Intervenor.

And

Nelnet Student Loan Grantor Trust 2021-C,

Additional Defendant.

**STIPULATION FOR DISCHARGE OF STUDENT LOAN**

Plaintiff, Carmen Renae Engdahl-Taylor (“Debtor”), and Defendant, Nelnet Student Loan Grantor Trust 2021-C (“NSLT 2021-C”), stipulate and agree as follows:

1. The Debtor filed with this Court her voluntary petition for relief under chapter 7 of the United States Bankruptcy Code on July 14, 2023.

2. The Debtor commenced this adversary proceeding on October 6, 2023.

3. This Court has jurisdiction over this core proceeding pursuant to 28 U.S.C. §§1334 and 157(b)(2)(I)

4. The Debtor is indebted to NSLT 2021-C for an educational loan, with Loan Number XXX8476, disbursed on May 19<sup>th</sup>, 2008, having a principal balance of \$13,273.86, with accrued interest of \$3,095.26, as of February 7<sup>th</sup>, 2025 (the “Student Loan”).

5. The Debtor and NSLT 2021-C agree to the discharge of the Student Loan.

Dated this 24<sup>th</sup> day of February, 2025.

Respectfully submitted,

/s/ Sidney K. Swinson

Sidney K. Swinson, OBA #8804

GableGotwals

110 N. Elgin Ave.

Tulsa, OK 74120

(918) 595-4800

(918) 595-4990 (fax)

[sswinson@gablelaw.com](mailto:sswinson@gablelaw.com)

*Attorney for Defendant,*

*NSLT 2021-C*

/s/ Ron D. Brown

Ron D. Brown, OBA #16352

Brown Law Firm PC

1609 E. 4<sup>th</sup> Street

Tulsa, OK 74120

(918)585-9500

(866) 552-4874 (fax)

[ron@ronbrownlaw.com](mailto:ron@ronbrownlaw.com)

*Attorney for Plaintiff,*

*Carmen Renae Engdahl-Taylor*